HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

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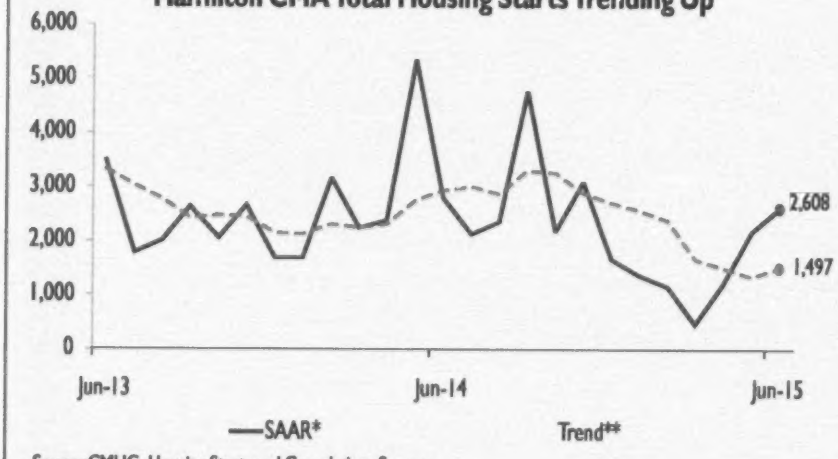
Hamilton CMA Highlights

- Hamilton housing starts trending up.
- Townhouse starts rebounded on spill over demand from the existing home market.
- Existing home sales were up in Q2-2015.

Figure 1

Hamilton CMA Total Housing Starts Trending Up



Source: CMHC Housing Starts and Completions Survey

* SAAR[1]: Seasonally Adjusted Annual Rate. ** Trend: Six-month moving average of the SAAR

[1] The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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New Home Market

Housing starts in the Hamilton Census Metropolitan Area (CMA) were trending up at 1,497 units in June compared to 1,337 units in May, following seven consecutive monthly declines. The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR) of housing starts. The trend reversal was mainly due to a rebound in townhouse starts. Warmer temperatures and a pickup in demand encouraged builders to increase the number of townhouse starts. The sales-to-new-listings ratio of existing townhouses remained high which resulted in a spill over of demand to the market for new townhouses. Specifically, the number of existing townhouses sold increased by ten per cent in the first six months of 2015 compared to the same period a year ago. Generally, new home sales tend to follow a pattern that is very similar to existing home sales with a three-month lag. Consequently, the number of new townhouses absorbed reached 112 units in June 2015, up from 80 units in the same month a year earlier.

The standalone quarterly SAAR measure of total housing starts was up significantly in the second quarter compared to the first quarter of 2015. On a monthly basis, the SAAR measure was 2,608 units in June, up from 2,164 units in May, marking three consecutive monthly increases. Similar to the trend measure, the June increase in the SAAR measure of housing starts reflected continued strength in single-detached housing construction and a rebound in townhouse starts. Single-detached housing starts continued their upward trajectory in June, as limited supply of single-detached homes in established locations in the Greater Toronto Area (GTA) encouraged some buyers to move to Hamilton. This migration pattern continued to support residential construction in Hamilton.

Municipalities in the City of Hamilton, the City of Burlington and the Town of Grimsby issued combined building permits for 186 residential units in May 2015, up 4.5 per cent from the number of permits issued in the same month a year ago. This was the second consecutive year-over-year increase in total residential building permits. Higher construction intentions in the townhouse segment were responsible for all of the increase. Prior to the May increase, townhouse building permits were down for two consecutive months as builders scaled back to reduce the relatively high inventory of unsold townhouses.

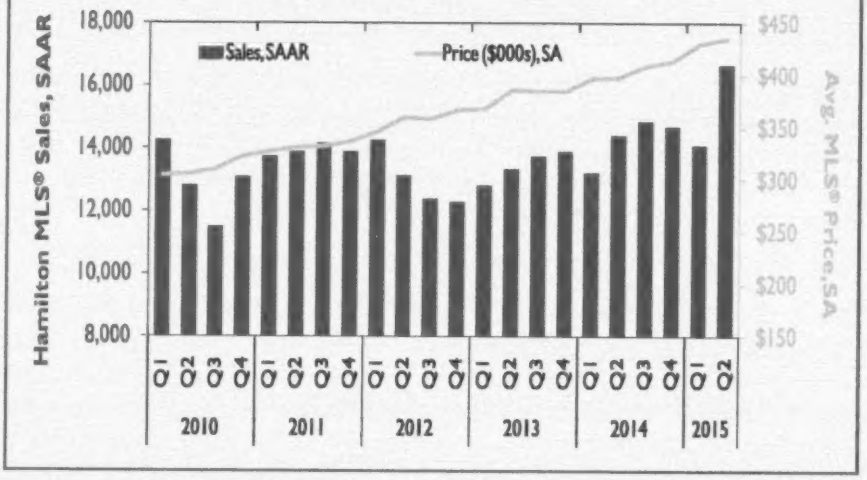
On a seasonally adjusted basis, the New Housing Price Index (NHPI)[2] for Hamilton was relatively flat in May compared to the previous month, following a marginal decline in April. On a year-over-year basis, the NHPI rose 3.2 per cent in May 2015 compared to the same month in 2014. Hamilton recorded the largest new home price increase among all Census Metropolitan Areas in Canada. Builders in Hamilton cited higher land development costs as a major factor that contributed to the year-over-year increase in the NHPI. A tight existing home market also encouraged some buyers to meet their needs in the new home market.

Existing Home Market

On a seasonally adjusted basis, Hamilton's existing home sales were

Figure 2

Hamilton CMA Existing Home Sales Up in Q2-2015



Source: CMHC, adapted from CREA (MLS®)
Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted.
MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[2] The New Housing Price Index (NHPI) is a monthly series that measures changes over time in the contractors' selling prices of new residential houses, where detailed specifications pertaining to each house remain the same between two consecutive periods. For the NHPI, the universe consists of builders in 21 metropolitan areas who mainly build single unit houses in such volume or in such a fashion that they can report selling prices for comparable transactions. Data are collected directly from survey respondents and derived from other Statistics Canada surveys. Responding to this survey is mandatory.

up 18 per cent in the second quarter compared to the first quarter of 2015, following two consecutive quarterly declines. Similar to activities in the new home market, warmer temperatures and a pickup in demand helped explain the exceptionally strong existing home sales in the second quarter. Strengthening employment and low mortgage rates supported homeownership demand in Hamilton. According to Statistics Canada labour force survey data, Hamilton's economy created a net 2,700 new jobs in June on a seasonally adjusted basis, marking the fourth consecutive monthly gain. Full-time employment has been higher for two straight months, on a year-over-year basis. The current momentum in full-time job creation suggests that employers are regaining confidence in Hamilton's economic recovery. The unemployment rate remained practically stable at 5.2 per cent in June.

New listings were up nine per cent in the second quarter compared to the previous quarter, on a seasonally adjusted basis. This was the strongest growth since the second quarter of 2014, when the number of new listings grew by 11 per cent. The average home price was up by only one per cent in the second quarter compared to four per cent in the first quarter. The small gain in the average price was mainly due to a compositional shift in demand. The increase in the lower price ranges was the most pronounced; an indication there was more first-time buyer demand. Hamilton's existing home market remained tight.

The sales-to-new-listings ratio (SNLR)[3] was 78 per cent in the second quarter, up from 72 per cent in the first quarter. The ratio indicated a strong sellers' market in the second quarter. The SNLR has been above 70 per cent since the first quarter of 2013. The SNLR is an indicator of price pressure in the existing home market. New listings are a gauge of the supply of existing homes coming onto the market, while sales are a proxy for demand.

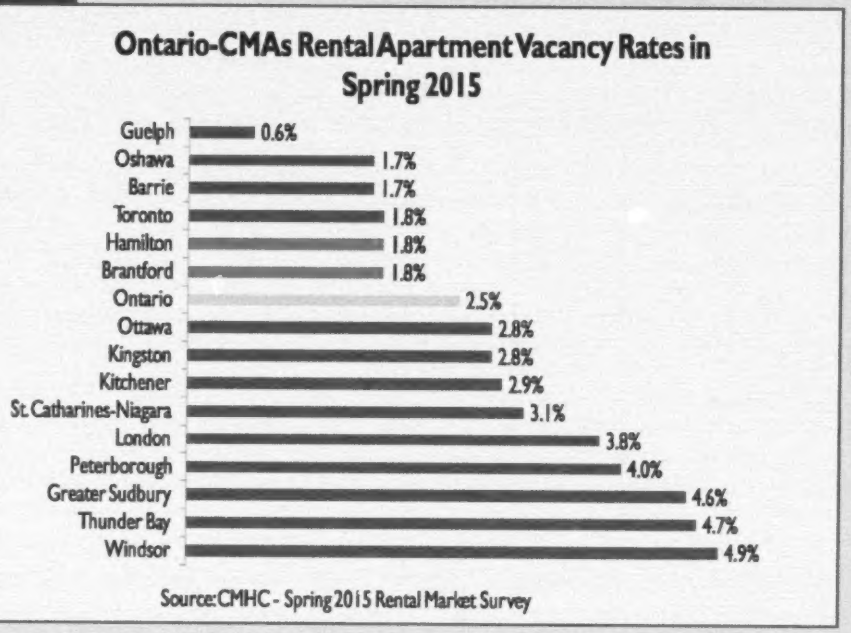
On a year-over-year basis, existing home sales in the Hamilton CMA were up 18 per cent in the second quarter 2015 compared to the second quarter 2014. This marked the ninth consecutive quarter of year-over-year sales increase. Existing home sales were up across all local areas in the second quarter 2015. The strongest growth was in Hamilton Centre where sales increased by 46 per cent. Hamilton Centre continued to attract buyers who are looking for a bargain as this area remained the most affordable in the Hamilton CMA. In line with tight market conditions, the average home price was up in all local areas with Flamborough recording the strongest growth in the second quarter 2015 compared to the same quarter a year ago.

[3] A sales-to-new-listings ratio above 60 per cent is associated with a sellers' market. In a sellers' market, home prices generally rise more rapidly than overall inflation. A sales-to-new-listings ratio below 40 per cent has historically accompanied prices that are rising at rates less than inflation, a situation known as a buyers' market. When the sales-to-new-listings ratio is between these two thresholds, the market is said to be balanced.

Lower Apartment Vacancy Rates in Hamilton and Brantford

Renters have less rental accommodation to choose from, according to Canada Mortgage and Housing Corporation's (CMHC) spring 2015 Rental Market Survey. The Hamilton Census Metropolitan Areas (CMA) average apartment vacancy rate was 1.8 per cent in the spring of 2015, down from 3.9 per cent in the spring of 2014. The Brantford CMA average apartment vacancy rate decreased to 1.8 per cent, from 4.4 per cent in the spring of 2014. In both centres, less supply was a factor leading to the vacancy rate decline. A relatively high number of removals contributed to the decline in supply of rental units in the spring 2015.

Figure 3



Strong job growth among youth in the prime renting age (those between the ages 18 and 24) encouraged household formation among young adults in Hamilton. A higher level of household formation among this group tends to increase overall rental housing demand, as young adults are predominantly renters. Meanwhile, strong house price appreciation eroded homeownership affordability, particularly among local residents in established neighbourhoods. Consequently, higher mortgage carrying costs relative to apartment rents discouraged some renters from vacating their rental units in favour of homeownership.

In line with a lower average vacancy rate, the fixed sample two-bedroom apartment rent[4] in Hamilton grew at a faster pace of 3.5 per cent, from 2.8 per cent in the spring of 2014. In Brantford, the fixed sample two-bedroom apartment rent was up 2.8 per cent, compared to an increase of 2.4 per cent in the spring of 2014.

For detail data on CMHC-Spring 2015 Rental Market Survey (Ontario Highlights) click here

[4] The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

Brantford CMA Highlights

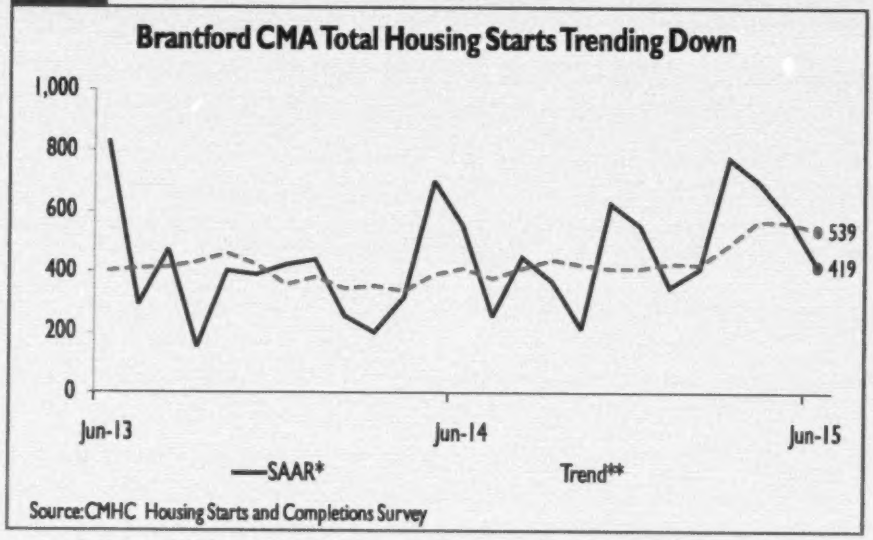
- Brantford housing starts trending down.
- Fewer single-detached housing starts.
- Existing home sales were up.

New Home Market

Housing starts in the Brantford Census Metropolitan Area (CMA) were trending down at 539 units in June compared to 562 units in May. This month's decline in the trend measure was entirely due to fewer single-detached housing starts. The increase in townhouse starts was not enough to completely offset the decline in single-detached housing starts. Strong employment growth among the 25 to 44 age group continued to support the demand for townhouses. This age group has a higher concentration of first-time buyers, who tend to be more price-sensitive than other buyers. New townhouses are generally more affordable than new single-detached dwellings.

The standalone quarterly SAAR measure of total housing starts was up five per cent in the second quarter compared to the first quarter of 2015. On a monthly basis however, the SAAR measure was 419 units in June, down from 582 units in May. Similar to the trend measure, the June decrease in the SAAR measure of housing starts reflected a slower pace in single-detached housing construction. Despite this month's decline, year-to-date ending in June, single-detached housing starts are up 15 per cent compared to the first six months of 2014. Move-up buyers from more expensive neighbouring municipalities have supported single-detached housing demand in Brantford.

Figure 4



* SAAR[1]: Seasonally Adjusted Annual Rate. ** Trend: Six-month moving average of the SAAR.

Existing Home Market

Brantford's existing home sales were up 19 per cent in the second quarter compared to the first quarter 2015, on a seasonally adjusted basis. Similar to activities in Hamilton, warmer temperatures and a pickup in demand helped explain the exceptionally strong existing home sales in the second quarter. Full-time employment

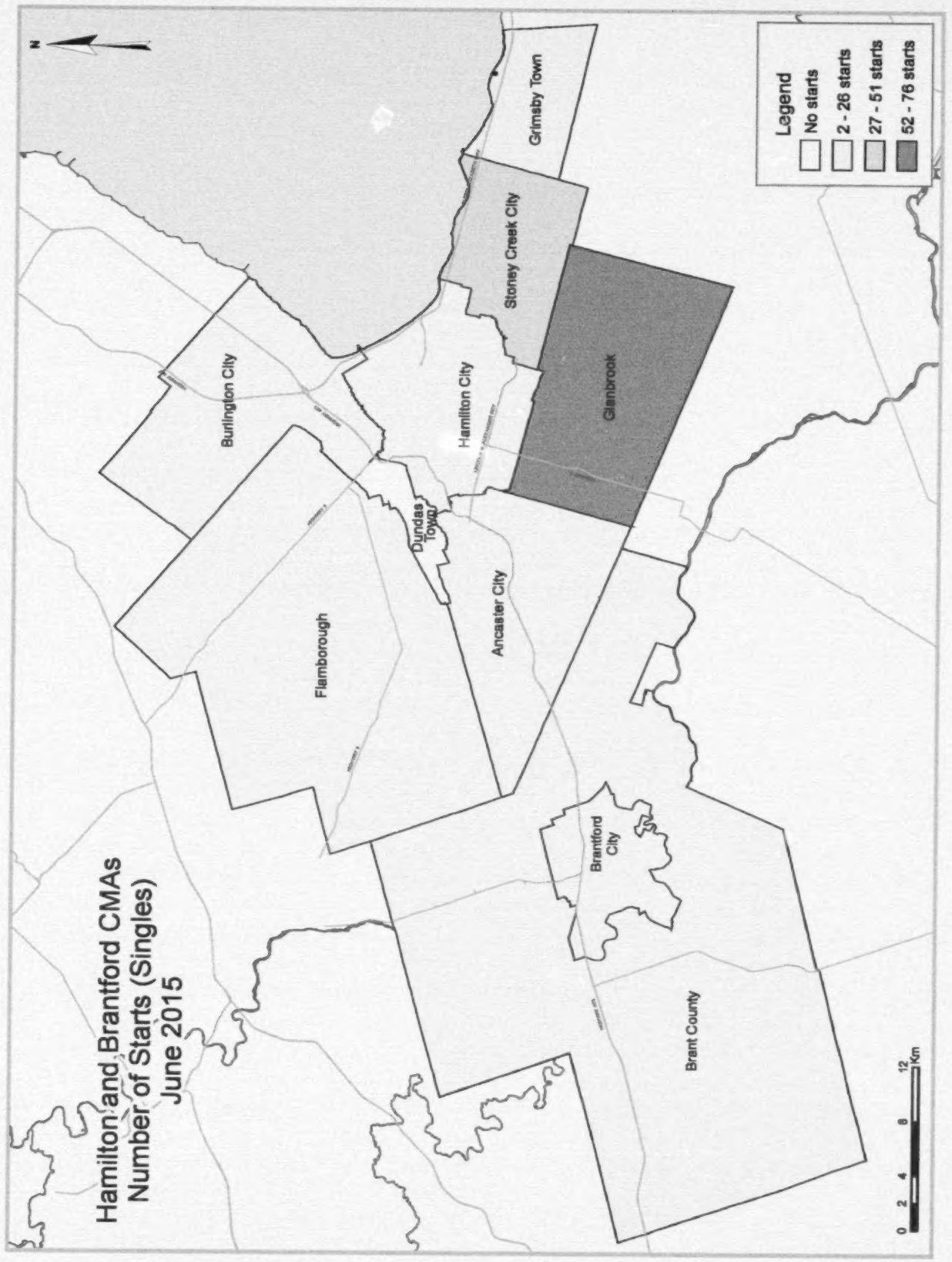
Figure 5

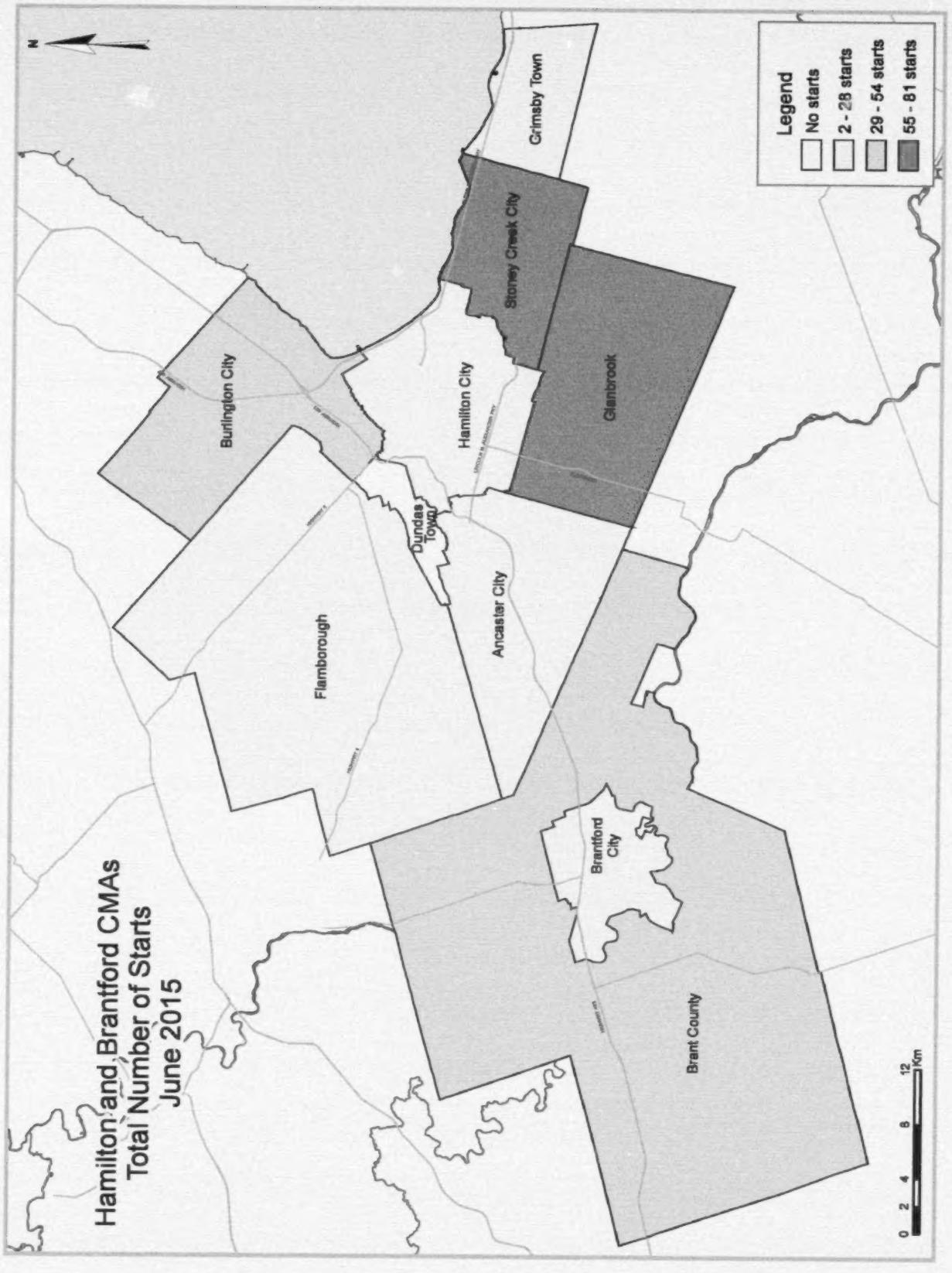
Source: CMHC, adapted from CREA (MLS®)
Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted.
MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

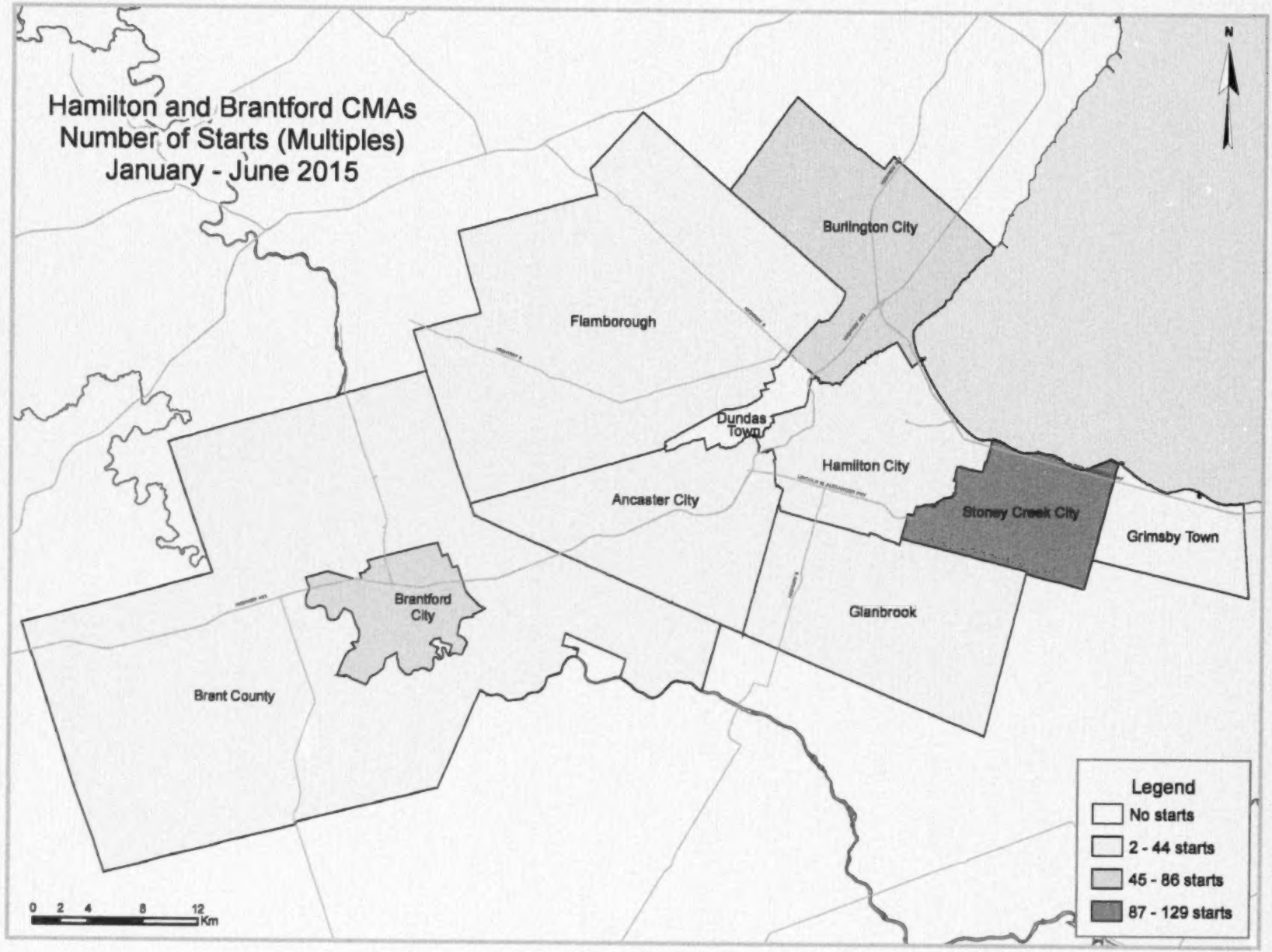
among the prime homebuyer group (age 25 to 44) has been trending up since August 2014. This in turn has supported home sales in Brantford. Despite the recent increases in house prices, the average mortgage carrying cost in Brantford remained lower than in most neighbouring municipalities.

The number of new listings declined by six per cent in the second quarter compared to the previous quarter, on a seasonally adjusted basis. Fewer new listings and a higher number of existing homes sales pushed up the sales-to-new-listings ratio (SNLR) to 87 per cent from 69 per cent in the first quarter. Consequently, the average existing home price was up 12.6 per cent in the second quarter, marking the strongest quarterly growth on record.

Hamilton and Brantford CMAs
Number of Starts (Multiples)
June 2015
N
Legend
No starts
11 - 25 starts
26 - 39 starts
40 - 53 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
June 2015
N
Legend
No starts
2 - 26 starts
27 - 51 starts
52 - 76 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
June 2015
N
Legend
No starts
2 - 28 starts
29 - 54 starts
55 - 81 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - June 2015
N
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant County
0 2 4 8 12 Km
Legend
No starts
2 - 44 starts
45 - 86 starts
87 - 129 starts

Hamilton and Brantford CMAs
Number of Starts (Singles)
January - June 2015
N
Legend
1 - 68 starts
69 - 136 starts
137 - 204 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km

Hamilton and Brantford CMAs
Total Number of Starts
January - June 2015
N
Legend
1 - 97 starts
98 - 194 starts
195 - 291 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
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1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
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3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) June 2015		
Hamilton CMA[1]	May 2015	June 2015
Trend[2]	1,337	1,497
SAAR	2,164	2,608
	June 2014	June 2015
Actual		
June - Single-Detached	129	136
June - Multiples	131	118
June - Total	260	254
January to June - Single-Detached	558	549
January to June - Multiples	901	218
January to June - Total	1,459	767

Table 1b: Housing Starts (SAAR and Trend) June 2015		
Brantford CMA[1]	May 2015	June 2015
Trend[2]	562	539
SAAR	582	419
	June 2014	June 2015
Actual		
June - Single-Detached	42	15
June - Multiples	18	24
June - Total	60	39
January to June - Single-Detached	111	128
January to June - Multiples	79	88
January to June - Total	190	216

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
June 2015	136	0	99	0	17	2	0	0	254
June 2014	128	6	35	1	33	10	0	47	260
% Change	6.3	-100.0	182.9	-100.0	-48.5	-80.0	n/a	-100.0	-2.3
Year-to-date 2015	547	2	168	2	44	2	2	0	767
Year-to-date 2014	553	26	426	5	154	175	0	120	1,459
% Change	-1.1	-92.3	-60.6	-60.0	-71.4	-98.9	n/a	-100.0	-47.4
UNDER CONSTRUCTION									
June 2015	731	20	303	2	122	287	146	281	1,892
June 2014	682	50	560	6	317	648	182	477	2,922
% Change	7.2	-60.0	-45.9	-66.7	-61.5	-55.7	-19.8	-41.1	-35.2
COMPLETIONS									
June 2015	65	4	117	4	24	75	0	10	299
June 2014	89	10	17	0	69	0	0	0	185
% Change	-27.0	-60.0	**	n/a	-65.2	n/a	n/a	n/a	61.6
Year-to-date 2015	484	84	475	4	140	213	38	158	1,596
Year-to-date 2014	490	60	175	9	128	210	0	2	1,074
% Change	-1.2	40.0	171.4	-55.6	9.4	1.4	n/a	**	48.6
COMPLETED & NOT ABSORBED									
June 2015	59	8	103	1	20	15	n/a	n/a	206
June 2014	79	26	9	2	5	10	n/a	n/a	131
% Change	-25.3	-69.2	**	-50.0	**	50.0	n/a	n/a	57.3
ABSORBED									
June 2015	64	2	90	3	22	77	n/a	n/a	258
June 2014	84	10	11	0	69	0	n/a	n/a	174
% Change	-23.8	-80.0	**	n/a	-68.1	n/a	n/a	n/a	48.3
Year-to-date 2015	488	77	383	5	125	201	n/a	n/a	1,279
Year-to-date 2014	482	40	169	9	130	200	n/a	n/a	1,030
% Change	1.2	92.5	126.6	-44.4	-3.8	0.5	n/a	n/a	24.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
June 2015	15	2	22	0	0	0	0	0	39
June 2014	38	0	0	4	18	0	0	0	60
% Change	-60.5	n/a	n/a	-100.0	-100.0	n/a	n/a	n/a	-35.0
Year-to-date 2015	127	2	74	1	12	0	0	0	216
Year-to-date 2014	103	2	13	8	26	0	8	30	190
% Change	23.3	0.0	**	-87.5	-53.8	n/a	-100.0	-100.0	13.7
UNDER CONSTRUCTION									
June 2015	126	4	74	0	33	0	0	60	297
June 2014	160	6	29	8	61	0	8	30	302
% Change	-21.3	-33.3	155.2	-100.0	-45.9	n/a	-100.0	100.0	-1.7
COMPLETIONS									
June 2015	29	0	0	0	0	0	0	0	29
June 2014	30	2	3	0	4	0	0	0	39
% Change	-3.3	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	-25.6
Year-to-date 2015	145	2	11	6	22	0	3	0	189
Year-to-date 2014	107	6	13	0	27	0	0	0	153
% Change	35.5	-66.7	-15.4	n/a	-18.5	n/a	n/a	n/a	23.5
COMPLETED & NOT ABSORBED									
June 2015	22	2	1	0	9	0	n/a	n/a	34
June 2014	18	0	2	0	12	0	n/a	n/a	32
% Change	22.2	n/a	-50.0	n/a	-25.0	n/a	n/a	n/a	6.3
ABSORBED									
June 2015	28	0	0	3	0	0	n/a	n/a	31
June 2014	30	2	5	0	5	0	n/a	n/a	42
% Change	-6.7	-100.0	-100.0	n/a	-100.0	n/a	n/a	n/a	-26.2
Year-to-date 2015	150	0	10	7	23	0	n/a	n/a	193
Year-to-date 2014	115	6	27	0	29	0	n/a	n/a	178
% Change	30.4	-100.0	-63.0	n/a	-20.7	n/a	n/a	n/a	8.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
June 2015	131	0	81	0	0	0	0	0	212
June 2014	102	6	25	0	15	10	0	47	205
Former Hamilton City									
June 2015	21	0	0	0	0	0	0	0	21
June 2014	23	6	0	0	0	0	0	47	76
Stoney Creek City									
June 2015	28	0	53	0	0	0	0	0	81
June 2014	11	0	16	0	0	10	0	0	37
Ancaster City									
June 2015	4	0	11	0	0	0	0	0	15
June 2014	22	0	5	0	0	0	0	0	27
Dundas Town									
June 2015	0	0	0	0	0	0	0	0	0
June 2014	0	0	0	0	0	0	0	0	0
Flamborough									
June 2015	2	0	17	0	0	0	0	0	19
June 2014	2	0	0	0	0	0	0	0	2
Glanbrook									
June 2015	76	0	0	0	0	0	0	0	76
June 2014	44	0	4	0	15	0	0	0	63
City of Burlington									
June 2015	3	0	18	0	17	2	0	0	40
June 2014	16	0	7	0	18	0	0	0	41
Grimsby									
June 2015	2	0	0	0	0	0	0	0	2
June 2014	10	0	3	1	0	0	0	0	14
Hamilton CMA									
June 2015	136	0	99	0	17	2	0	0	254
June 2014	128	6	35	1	33	10	0	47	260
Brant County									
June 2015	11	2	22	0	0	0	0	0	35
June 2014	19	0	0	4	9	0	0	0	32
Brantford City									
June 2015	4	0	0	0	0	0	0	0	4
June 2014	19	0	0	0	9	0	0	0	28
Brantford CMA									
June 2015	15	2	22	0	0	0	0	0	39
June 2014	38	0	0	4	18	0	0	0	60

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
June 2015	598	16	265	0	73	161	146	122	1,381
June 2014	517	44	375	0	185	301	182	170	1,774
Former Hamilton City									
June 2015	115	12	0	0	0	161	132	122	542
June 2014	116	42	50	0	45	195	168	170	786
Stoney Creek City									
June 2015	194	4	165	0	47	0	14	0	424
June 2014	107	0	46	0	40	64	14	0	271
Ancaster City									
June 2015	46	0	11	0	0	0	0	0	57
June 2014	109	0	30	0	0	39	0	0	178
Dundas Town									
June 2015	1	0	0	0	0	0	0	0	1
June 2014	6	0	0	0	0	0	0	0	6
Flamborough									
June 2015	23	0	49	0	0	0	0	0	72
June 2014	47	0	68	0	28	3	0	0	146
Glanbrook									
June 2015	219	0	40	0	26	0	0	0	285
June 2014	132	2	181	0	72	0	0	0	387
City of Burlington									
June 2015	110	4	38	0	49	126	0	155	482
June 2014	76	6	15	0	42	314	0	307	760
Grimsby									
June 2015	23	0	0	2	0	0	0	4	29
June 2014	89	0	170	6	90	33	0	0	388
Hamilton CMA									
June 2015	731	20	303	2	122	287	146	281	1,892
June 2014	682	50	560	6	317	648	182	477	2,922
Brant County									
June 2015	38	4	38	0	0	0	0	0	80
June 2014	65	4	0	8	13	0	0	0	90
Brantford City									
June 2015	88	0	36	0	33	0	0	60	217
June 2014	95	2	29	0	48	0	8	30	212
Brantford CMA									
June 2015	126	4	74	0	33	0	0	60	297
June 2014	160	6	29	8	61	0	8	30	302

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
June 2015	56	4	109	0	24	75	0	10	278
June 2014	76	4	8	0	41	0	0	0	129
Former Hamilton City									
June 2015	4	2	6	0	0	20	0	0	32
June 2014	26	4	4	0	14	0	0	0	48
Stoney Creek City									
June 2015	9	2	16	0	0	55	0	10	92
June 2014	5	0	0	0	0	0	0	0	5
Ancaster City									
June 2015	8	0	17	0	0	0	0	0	25
June 2014	26	0	0	0	0	0	0	0	26
Dundas Town									
June 2015	0	0	0	0	0	0	0	0	0
June 2014	1	0	0	0	0	0	0	0	1
Flamborough									
June 2015	22	0	23	0	0	0	0	0	45
June 2014	4	0	0	0	0	0	0	0	4
Glanbrook									
June 2015	13	0	47	0	24	0	0	0	84
June 2014	14	0	4	0	27	0	0	0	45
City of Burlington									
June 2015	1	0	0	0	0	0	0	0	1
June 2014	10	6	3	0	22	0	0	0	41
Grimsby									
June 2015	8	0	8	4	0	0	0	0	20
June 2014	3	0	6	0	6	0	0	0	15
Hamilton CMA									
June 2015	65	4	117	4	24	75	0	10	299
June 2014	89	10	17	0	69	0	0	0	185
Brant County									
June 2015	3	0	0	0	0	0	0	0	3
June 2014	8	0	3	0	4	0	0	0	15
Brantford City									
June 2015	26	0	0	0	0	0	0	0	26
June 2014	22	2	0	0	0	0	0	0	24
Brantford CMA									
June 2015	29	0	0	0	0	0	0	0	29
June 2014	30	2	3	0	4	0	0	0	39

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
June 2015	42	8	72	0	20	15	n/a	n/a	157
June 2014	56	26	3	0	5	0	n/a	n/a	90
Former Hamilton City									
June 2015	2	6	2	0	0	12	n/a	n/a	22
June 2014	4	0	1	0	0	0	n/a	n/a	5
Stoney Creek City									
June 2015	8	2	26	0	4	0	n/a	n/a	40
June 2014	21	26	1	0	0	0	n/a	n/a	48
Ancaster City									
June 2015	10	0	3	0	0	0	n/a	n/a	13
June 2014	13	0	0	0	0	0	n/a	n/a	13
Dundas Town									
June 2015	0	0	0	0	0	0	n/a	n/a	0
June 2014	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
June 2015	1	0	0	0	0	3	n/a	n/a	4
June 2014	2	0	1	0	0	0	n/a	n/a	3
Glanbrook									
June 2015	21	0	41	0	16	0	n/a	n/a	78
June 2014	16	0	0	0	5	0	n/a	n/a	21
City of Burlington									
June 2015	10	0	3	0	0	0	n/a	n/a	13
June 2014	11	0	0	0	0	10	n/a	n/a	21
Grimsby									
June 2015	7	0	28	1	0	0	n/a	n/a	36
June 2014	12	0	6	2	0	0	n/a	n/a	20
Hamilton CMA									
June 2015	59	8	103	1	20	15	n/a	n/a	206
June 2014	79	26	9	2	5	10	n/a	n/a	131
Brant County									
June 2015	7	0	0	0	3	0	n/a	n/a	10
June 2014	5	0	0	0	1	0	n/a	n/a	6
Brantford City									
June 2015	15	2	1	0	6	0	n/a	n/a	24
June 2014	13	0	2	0	11	0	n/a	n/a	26
Brantford CMA									
June 2015	22	2	1	0	9	0	n/a	n/a	34
June 2014	18	0	2	0	12	0	n/a	n/a	32

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
June 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
June 2015	60	2	84	0	22	77	n/a	n/a	245
June 2014	76	4	8	0	41	0	n/a	n/a	129
Former Hamilton City									
June 2015	6	2	4	0	4	20	n/a	n/a	36
June 2014	27	4	4	0	14	0	n/a	n/a	49
Stoney Creek City									
June 2015	13	0	13	0	0	55	n/a	n/a	81
June 2014	4	0	0	0	0	0	n/a	n/a	4
Ancaster City									
June 2015	7	0	26	0	0	2	n/a	n/a	35
June 2014	26	0	0	0	0	0	n/a	n/a	26
Dundas Town									
June 2015	0	0	0	0	0	0	n/a	n/a	0
June 2014	1	0	0	0	0	0	n/a	n/a	1
Flamborough									
June 2015	22	0	23	0	0	0	n/a	n/a	45
June 2014	4	0	0	0	0	0	n/a	n/a	4
Glanbrook									
June 2015	12	0	18	0	18	0	n/a	n/a	48
June 2014	14	0	4	0	27	0	n/a	n/a	45
City of Burlington									
June 2015	0	0	0	0	0	0	n/a	n/a	0
June 2014	7	6	3	0	22	0	n/a	n/a	38
Grimsby									
June 2015	4	0	6	3	0	0	n/a	n/a	13
June 2014	1	0	0	0	6	0	n/a	n/a	7
Hamilton CMA									
June 2015	64	2	90	3	22	77	n/a	n/a	258
June 2014	84	10	11	0	69	0	n/a	n/a	174
Brant County									
June 2015	1	0	0	3	0	0	n/a	n/a	4
June 2014	8	0	3	0	4	0	n/a	n/a	15
Brantford City									
June 2015	27	0	0	0	0	0	n/a	n/a	27
June 2014	22	2	2	0	1	0	n/a	n/a	27
Brantford CMA									
June 2015	28	0	0	3	0	0	n/a	n/a	31
June 2014	30	2	5	0	5	0	n/a	n/a	42

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2005 - 2014

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	% Change
Hamilton CMA	136	129	0	6	116	68	2	57	254	260	-2.3
City of Hamilton	131	102	0	6	81	40	0	57	212	205	3.4
Former Hamilton City	21	23	0	6	0	0	0	47	21	76	-72.4
Stoney Creek City	28	11	0	0	53	16	0	10	81	37	118.9
Ancaster City	4	22	0	0	11	5	0	0	15	27	-44.4
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	2	2	0	0	17	0	0	0	19	2	**
Glanbrook	76	44	0	0	0	19	0	0	76	63	20.6
City of Burlington	3	16	0	0	35	25	2	0	40	41	-2.4
Grimsby	2	11	0	0	0	3	0	0	2	14	-85.7
Brantford CMA	15	42	2	0	22	18	0	0	39	60	-35.0
Brant County	11	23	2	0	22	9	0	0	35	32	9.4
Brantford City	4	19	0	0	0	9	0	0	4	28	-85.7

Table 2.1: Starts by Submarket and by Dwelling Type
January - June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Hamilton CMA	549	558	4	26	212	580	2	295	767	1,459	-47.4
City of Hamilton	508	438	4	26	169	386	0	184	681	1034	-34.1
Former Hamilton City	95	113	2	24	0	65	0	120	97	322	-69.9
Stoney Creek City	162	93	2	0	127	63	0	64	291	220	32.3
Ancaster City	29	100	0	0	11	30	0	0	40	130	-69.2
Dundas Town	1	2	0	0	0	0	0	0	1	2	-50.0
Flamborough	17	17	0	0	24	88	0	0	41	105	-61.0
Glanbrook	204	113	0	2	7	140	0	0	211	255	-17.3
City of Burlington	30	30	0	0	43	34	2	78	75	142	-47.2
Grimsby	11	90	0	0	0	160	0	33	11	283	-96.1
Brantford CMA	128	111	2	2	86	47	0	30	216	190	13.7
Brant County	33	61	2	2	38	17	0	0	73	80	-8.8
Brantford City	95	50	0	0	48	30	0	30	143	110	30.0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Hamilton CMA	116	68	0	0	2	10	0	47
City of Hamilton	81	40	0	0	0	10	0	47
Former Hamilton City	0	0	0	0	0	0	0	47
Stoney Creek City	53	16	0	0	0	10	0	0
Ancaster City	11	5	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	17	0	0	0	0	0	0	0
Glanbrook	0	19	0	0	0	0	0	0
City of Burlington	35	25	0	0	2	0	0	0
Grimsby	0	3	0	0	0	0	0	0
Brantford CMA	22	18	0	0	0	0	0	0
Brant County	22	9	0	0	0	0	0	0
Brantford City	0	9	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	212	580	0	0	2	175	0	120
City of Hamilton	169	386	0	0	0	64	0	120
Former Hamilton City	0	65	0	0	0	0	0	120
Stoney Creek City	127	63	0	0	0	64	0	0
Ancaster City	11	30	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	24	88	0	0	0	0	0	0
Glanbrook	7	140	0	0	0	0	0	0
City of Burlington	43	34	0	0	2	78	0	0
Grimsby	0	160	0	0	0	33	0	0
Brantford CMA	86	39	0	8	0	0	0	30
Brant County	38	17	0	0	0	0	0	0
Brantford City	48	22	0	8	0	0	0	30

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Hamilton CMA	235	169	19	44	0	47	254	260
City of Hamilton	212	133	0	25	0	47	212	205
Former Hamilton City	21	29	0	0	0	47	21	76
Stoney Creek City	81	27	0	10	0	0	81	37
Ancaster City	15	27	0	0	0	0	15	27
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	19	2	0	0	0	0	19	2
Glanbrook	76	48	0	15	0	0	76	63
City of Burlington	21	23	19	18	0	0	40	41
Grimsby	2	13	0	1	0	0	2	14
Brantford CMA	39	38	0	22	0	0	39	60
Brant County	35	19	0	13	0	0	35	32
Brantford City	4	19	0	9	0	0	4	28

Table 2.5: Starts by Submarket and by Intended Market
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	717	1,005	48	334	2	120	767	1,459
City of Hamilton	660	754	19	160	2	120	681	1,034
Former Hamilton City	95	202	0	0	2	120	97	322
Stoney Creek City	272	130	19	90	0	0	291	220
Ancaster City	40	130	0	0	0	0	40	130
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	41	77	0	28	0	0	41	105
Glanbrook	211	213	0	42	0	0	211	255
City of Burlington	48	37	27	105	0	0	75	142
Grimsby	9	214	2	69	0	0	11	283
Brantford CMA	203	118	13	34	0	38	216	190
Brant County	72	55	1	25	0	0	73	80
Brantford City	131	63	12	9	0	38	143	110

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	% Change
Hamilton CMA	69	89	4	10	141	86	85	0	299	185	61.6
City of Hamilton	56	76	4	4	133	49	85	0	278	129	115.5
Former Hamilton City	4	26	2	4	6	18	20	0	32	48	-33.3
Stoney Creek City	9	5	2	0	16	0	65	0	92	5	**
Ancaster City	8	26	0	0	17	0	0	0	25	26	-3.8
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	22	4	0	0	23	0	0	0	45	4	**
Glanbrook	13	14	0	0	71	31	0	0	84	45	86.7
City of Burlington	1	10	0	6	0	25	0	0	1	41	-97.6
Grimsby	12	3	0	0	8	12	0	0	20	15	33.3
Brantford CMA	29	30	0	2	0	7	0	0	29	39	-25.6
Brant County	3	n/a	0	0	0	7	0	0	3	15	-80.0
Brantford City	26	22	0	2	0	0	0	0	26	24	8.3

Table 3.1: Completions by Submarket and by Dwelling Type
January - June 2015

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	% Change
Hamilton CMA	488	499	86	60	651	297	371	218	1596	1074	48.6
City of Hamilton	398	434	86	54	433	215	223	8	1140	711	60.3
Former Hamilton City	76	118	44	14	66	31	119	0	305	163	87.1
Stoney Creek City	130	46	38	34	146	25	65	0	379	105	**
Ancaster City	54	132	0	0	42	32	39	6	135	170	-20.6
Dundas Town	3	3	0	0	0	0	0	0	3	3	0.0
Flamborough	76	19	4	6	63	16	0	2	143	43	**
Glanbrook	59	116	0	0	116	111	0	0	175	227	-22.9
City of Burlington	28	41	0	6	62	67	115	210	205	324	-36.7
Grimsby	62	24	0	0	156	15	33	0	251	39	**
Brantford CMA	151	107	2	6	36	40	0	0	189	153	23.5
Brant County	51	n/a	0	0	4	21	0	0	55	75	-26.7
Brantford City	100	53	2	6	32	19	0	0	134	78	71.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Hamilton CMA	141	86	0	0	75	0	10	0
City of Hamilton	133	49	0	0	75	0	10	0
Former Hamilton City	6	18	0	0	20	0	0	0
Stoney Creek City	16	0	0	0	55	0	10	0
Ancaster City	17	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	23	0	0	0	0	0	0	0
Glanbrook	71	31	0	0	0	0	0	0
City of Burlington	0	25	0	0	0	0	0	0
Grimsby	8	12	0	0	0	0	0	0
Brantford CMA	0	7	0	0	0	0	0	0
Brant County	0	7	0	0	0	0	0	0
Brantford City	0	0	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - June 2015

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	615	297	36	0	213	216	158	2
City of Hamilton	397	215	36	0	213	6	10	2
Former Hamilton City	30	31	36	0	119	0	0	0
Stoney Creek City	146	25	0	0	55	0	10	0
Ancaster City	42	32	0	0	39	6	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	63	16	0	0	0	0	0	2
Glanbrook	116	111	0	0	0	0	0	0
City of Burlington	62	67	0	0	0	210	115	0
Grimsby	156	15	0	0	0	0	33	0
Brantford CMA	33	40	3	0	0	0	0	0
Brant County	4	21	0	0	0	0	0	0
Brantford City	29	19	3	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014	June 2015	June 2014
Hamilton CMA	186	116	103	69	10	0	299	185
City of Hamilton	169	88	99	41	10	0	278	129
Former Hamilton City	12	34	20	14	0	0	32	48
Stoney Creek City	27	5	55	0	10	0	92	5
Ancaster City	25	26	0	0	0	0	25	26
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	45	4	0	0	0	0	45	4
Glanbrook	60	18	24	27	0	0	84	45
City of Burlington	1	19	0	22	0	0	1	41
Grimsby	16	9	4	6	0	0	20	15
Brantford CMA	29	35	0	4	0	0	29	39
Brant County	3	11	0	4	0	0	3	15
Brantford City	26	24	0	0	0	0	26	24

Table 3.5: Completions by Submarket and by Intended Market
January - June 2015

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014
Hamilton CMA	1,043	725	357	347	196	2	1,596	1,074
City of Hamilton	798	637	294	72	48	2	1,140	711
Former Hamilton City	134	149	133	14	38	0	305	163
Stoney Creek City	288	105	81	0	10	0	379	105
Ancaster City	96	168	39	2	0	0	135	170
Dundas Town	3	3	0	0	0	0	3	3
Flamborough	140	29	3	12	0	2	143	43
Glanbrook	137	183	38	44	0	0	175	227
City of Burlington	50	62	40	262	115	0	205	324
Grimsby	195	26	23	13	33	0	251	39
Brantford CMA	158	126	28	27	3	0	189	153
Brant County	45	57	10	18	0	0	55	75
Brantford City	113	69	18	9	3	0	134	78

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
June 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
June 2015	2	3.3	7	11.7	8	13.3	24	40.0	19	31.7	60	485,250	505,343
June 2014	7	9.5	12	16.2	16	21.6	10	13.5	29	39.2	74	453,500	492,565
Year-to-date 2015	38	9.6	71	17.9	30	7.6	99	24.9	159	40.1	397	481,500	505,593
Year-to-date 2014	52	12.2	54	12.7	97	22.8	80	18.8	142	33.4	425	456,000	487,643
Former Hamilton City													
June 2015	0	0.0	1	16.7	2	33.3	0	0.0	3	50.0	6	--	--
June 2014	2	7.4	6	22.2	9	33.3	4	14.8	6	22.2	27	422,100	433,973
Year-to-date 2015	4	5.3	9	11.8	9	11.8	37	48.7	17	22.4	76	469,000	478,258
Year-to-date 2014	6	5.0	21	17.6	48	40.3	17	14.3	27	22.7	119	427,504	466,914
Stoney Creek City													
June 2015	0	0.0	0	0.0	2	15.4	3	23.1	8	61.5	13	519,900	555,492
June 2014	0	0.0	0	0.0	2	50.0	0	0.0	2	50.0	4	--	--
Year-to-date 2015	9	7.0	17	13.3	10	7.8	17	13.3	75	58.6	128	529,000	525,414
Year-to-date 2014	8	17.4	6	13.0	11	23.9	5	10.9	16	34.8	46	449,450	464,096
Ancaster City													
June 2015	1	14.3	0	0.0	0	0.0	2	28.6	4	57.1	7	--	--
June 2014	0	0.0	4	16.0	2	8.0	4	16.0	15	60.0	25	540,853	597,838
Year-to-date 2015	4	7.0	0	0.0	2	3.5	12	21.1	39	68.4	57	549,990	623,583
Year-to-date 2014	1	0.8	12	9.2	17	13.1	29	22.3	71	54.6	130	507,900	549,880
Dundas Town													
June 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
June 2014	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	--	--
Year-to-date 2015	0	0.0	0	0.0	0	0.0	1	33.3	2	66.7	3	--	--
Year-to-date 2014	0	0.0	0	0.0	1	33.3	0	0.0	2	66.7	3	--	--
Flamborough													
June 2015	1	4.5	5	22.7	2	9.1	13	59.1	1	4.5	22	469,495	448,322
June 2014	0	0.0	1	33.3	0	0.0	0	0.0	2	66.7	3	--	--
Year-to-date 2015	14	17.9	32	41.0	3	3.8	17	21.8	12	15.4	78	389,000	448,539
Year-to-date 2014	3	20.0	1	6.7	0	0.0	0	0.0	11	73.3	15	550,000	626,332
Glanbrook													
June 2015	0	0.0	1	8.3	2	16.7	6	50.0	3	25.0	12	489,950	492,942
June 2014	5	35.7	1	7.1	2	14.3	2	14.3	4	28.6	14	425,490	413,760
Year-to-date 2015	7	12.7	13	23.6	6	10.9	15	27.3	14	25.5	55	469,000	453,274
Year-to-date 2014	34	30.4	14	12.5	20	17.9	29	25.9	15	13.4	112	426,015	421,130
City of Burlington													
June 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
June 2014	0	0.0	0	0.0	0	0.0	0	0.0	7	100.0	7	--	--
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	24	100.0	24	1,450,000	1,508,208
Year-to-date 2014	0	0.0	1	2.6	0	0.0	0	0.0	37	97.4	38	724,990	1,348,470
Grimsby													
June 2015	1	14.3	2	28.6	1	14.3	2	28.6	1	14.3	7	--	--
June 2014	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--
Year-to-date 2015	9	13.4	14	20.9	18	26.9	14	20.9	12	17.9	67	429,500	451,336
Year-to-date 2014	3	20.0	1	6.7	3	20.0	4	26.7	4	26.7	15	450,000	443,306

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
June 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
June 2015	3	4.5	9	13.4	9	13.4	26	38.8	20	29.9	67	481,500	497,756
June 2014	7	8.5	12	14.6	16	19.5	11	13.4	36	43.9	82	468,903	556,705
Year-to-date 2015	47	9.6	85	17.4	48	9.8	113	23.2	195	40.0	488	480,750	547,452
Year-to-date 2014	55	11.5	56	11.7	100	20.9	84	17.6	183	38.3	478	468,403	554,685

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
June 2015

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
June 2015	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	--	--
June 2014	1	12.5	1	12.5	1	12.5	0	0.0	5	62.5	8	--	--
Year-to-date 2015	6	10.9	6	10.9	9	16.4	5	9.1	29	52.7	55	509,900	517,149
Year-to-date 2014	5	9.1	5	9.1	5	9.1	8	14.5	32	58.2	55	550,000	542,050
Brantford City													
June 2015	9	33.3	9	33.3	3	11.1	4	14.8	2	7.4	27	372,400	377,055
June 2014	13	59.1	8	36.4	1	4.5	0	0.0	0	0.0	22	335,950	339,372
Year-to-date 2015	31	31.0	24	24.0	21	21.0	16	16.0	8	8.0	100	399,000	391,860
Year-to-date 2014	34	56.7	22	36.7	3	5.0	0	0.0	1	1.7	60	343,450	338,304
Brantford CMA													
June 2015	9	29.0	9	29.0	3	9.7	5	16.1	5	16.1	31	375,000	392,267
June 2014	14	46.7	9	30.0	2	6.7	0	0.0	5	16.7	30	352,495	392,206
Year-to-date 2015	37	23.9	30	19.4	30	19.4	21	13.5	37	23.9	155	422,405	436,317
Year-to-date 2014	39	33.9	27	23.5	8	7.0	8	7.0	33	28.7	115	385,000	435,748

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
June 2015

Submarket	June 2015	June 2014	% Change	YTD 2015	YTD 2014	% Change
Hamilton CMA	497,756	556,705	-10.6	547,452	554,685	-1.3
City of Hamilton	505,343	492,565	2.6	505,593	487,643	3.7
Former Hamilton City	--	433,973	n/a	478,258	466,914	2.4
Stoney Creek City	555,492	--	n/a	525,414	464,096	13.2
Ancaster City	--	597,838	n/a	623,583	549,880	13.4
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	448,322	--	n/a	448,539	626,332	-28.4
Glanbrook	492,942	413,760	19.1	453,274	421,130	7.6
City of Burlington	--	--	n/a	1,508,208	1,348,470	11.8
Grimsby	--	--	n/a	451,336	443,306	1.8
Brantford CMA	392,267	392,206	0.0	436,317	435,748	0.1
Brant County	--	--	n/a	517,149	542,050	-4.6
Brantford City	377,055	339,372	11.1	391,860	338,304	15.8

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
June 2015

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	742	3.2	1,108	1,349	1,555	71.3	386,451	10.4	395,530
	February	922	1.1	1,071	1,306	1,506	71.1	398,239	6.1	392,760
	March	1,215	8.4	1,133	1,731	1,523	74.4	410,553	5.8	403,992
	April	1,427	-2.0	1,149	2,089	1,641	70.0	414,736	9.3	399,262
	May	1,605	4.2	1,230	2,309	1,730	71.1	406,007	-2.6	394,000
	June	1,525	16.1	1,230	2,077	1,698	72.4	409,195	4.8	401,202
	July	1,496	20.9	1,266	1,808	1,655	76.5	412,694	7.7	410,200
	August	1,164	1.1	1,224	1,447	1,628	75.2	397,938	5.8	404,566
	September	1,227	6.3	1,234	1,881	1,614	76.5	411,699	5.4	412,158
	October	1,208	4.4	1,210	1,669	1,682	71.9	420,565	9.4	421,127
	November	1,051	2.8	1,281	1,155	1,620	79.1	398,590	8.0	404,823
	December	742	7.7	1,189	604	1,575	75.5	387,922	4.6	414,972
2015	January	685	-7.7	1,104	1,328	1,565	70.5	417,700	8.1	427,753
	February	1,041	12.9	1,205	1,339	1,603	75.2	437,386	9.8	430,737
	March	1,342	10.5	1,221	2,009	1,709	71.4	443,706	8.1	433,079
	April	1,642	15.1	1,308	2,225	1,735	75.4	448,007	8.0	431,450
	May	1,752	9.2	1,372	2,433	1,799	76.3	447,019	10.1	434,382
	June	1,985	30.2	1,490	2,340	1,785	83.5	449,945	10.0	439,228
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	4,557	5.8		6,475			409,808	3.5	
	Q2 2015	5,379	18.0		6,998			448,400	9.4	
	YTD 2014	7,436	5.3		10,861			406,164	4.8	
	YTD 2015	8,447	13.6		11,674			443,808	9.3	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford June 2015										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2014	January	97	-17.8	145	193	221	65.6	245,837	-10.4	245,837
	February	110	-30.4	125	166	206	60.7	254,870	5.3	254,870
	March	161	-6.9	151	249	235	64.3	275,975	7.1	275,975
	April	168	-21.1	156	297	245	63.7	277,189	2.4	277,189
	May	218	-7.6	178	323	254	70.1	276,995	5.3	276,995
	June	244	-0.4	196	278	246	79.7	254,012	-3.0	254,012
	July	247	35.0	217	318	264	82.2	286,415	14.3	286,415
	August	193	12.2	192	261	275	69.8	264,296	-4.5	264,296
	September	190	9.8	179	270	233	76.8	262,552	1.3	262,552
	October	178	3.5	178	237	240	74.2	299,147	9.7	299,147
	November	162	6.6	188	182	239	78.7	267,339	-1.8	267,339
	December	107	8.1	170	90	206	82.5	265,594	-9.2	265,594
2015	January	113	16.5	177	186	222	79.7	263,357	7.1	263,357
	February	151	37.3	170	191	248	68.5	285,191	11.9	285,191
	March	200	24.2	185	342	305	60.7	266,681	-3.4	266,681
	April	272	61.9	244	304	245	99.6	301,925	8.9	301,925
	May	232	6.4	195	294	235	83.0	303,422	9.5	303,422
	June	249	2.0	192	308	245	78.4	312,515	23.0	312,515
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2014	630	-9.2		898			268,145	1.2	
	Q2 2015	753	19.5		906			305,888	14.1	
	YTD 2014	998	-12.7		1,506			265,778	1.5	
	YTD 2015	1,217	21.9		1,625			292,927	10.2	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
June 2015

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	109.6	123.3	374.7	6.1	63.1	904
	February	595	3.14	5.24	110.0	124.6	378.9	6.0	63.6	896
	March	581	3.14	4.99	110.1	125.1	381.5	5.8	63.9	910
	April	570	3.14	4.79	110.3	125.9	382.9	6.1	64.3	920
	May	570	3.14	4.79	110.6	126.5	381.3	6.3	64.1	935
	June	570	3.14	4.79	111.3	126.9	381.8	6.5	64.3	942
	July	570	3.14	4.79	111.5	126.5	383.8	6.4	64.4	950
	August	570	3.14	4.79	111.8	126.5	385.8	6.1	64.6	949
	September	570	3.14	4.79	112.0	126.7	386.0	5.9	64.3	948
	October	570	3.14	4.79	112.4	126.8	385.2	5.4	63.9	930
	November	570	3.14	4.79	112.9	126.3	383.8	5.3	63.5	919
	December	570	3.14	4.79	113.4	125.4	380.4	5.4	63.0	911
2015	January	570	3.14	4.79	113.5	125.3	379	5.7	62.9	914
	February	567	2.89	4.74	113.4	126.2	377.1	5.6	62.5	917
	March	567	2.89	4.74	113.6	127.1	377.7	5.6	62.5	919
	April	561	2.89	4.64	113.6	126.9	379.8	5.2	62.6	923
	May	561	2.89	4.64	114.0	127.7	384.7	5.1	63.2	928
	June	561	2.89	4.64		128.2	387.4	5.2	63.7	928
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
June 2015

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2014	January	595	3.14	5.24	117.5	123.3	67.7	5.8	65.0	829
	February	595	3.14	5.24	117.9	124.6	67.2	7.1	65.3	835
	March	581	3.14	4.99	117.9	125.1	68.0	7.5	66.3	830
	April	570	3.14	4.79	118.4	125.9	68.6	7.3	66.8	831
	May	570	3.14	4.79	118.4	126.5	69.3	7.1	67.3	836
	June	570	3.14	4.79	118.8	126.9	69.0	6.5	66.5	851
	July	570	3.14	4.79	118.7	126.5	68.8	6.3	66.1	856
	August	570	3.14	4.79	119.1	126.5	68.2	6.2	65.4	872
	September	570	3.14	4.79	119.3	126.7	67.7	6.9	65.5	888
	October	570	3.14	4.79	119.4	126.8	67.8	6.9	65.4	898
	November	570	3.14	4.79	119.6	126.3	68.7	6.5	66.0	887
	December	570	3.14	4.79	119.8	125.4	69.6	6.2	66.7	876
2015	January	570	3.14	4.79	119.7	125.3	71	6.0	67.5	858
	February	567	2.89	4.74	120.1	126.2	72.7	5.5	69.0	856
	March	567	2.89	4.74	120.3	127.1	74.1	5.4	70.2	854
	April	561	2.89	4.64	120.6	126.9	73.3	5.2	69.3	861
	May	561	2.89	4.64	121.0	127.7	70.5	5.7	67.0	863
	June	561	2.89	4.64		128.2	68.1	6.1	65.0	863
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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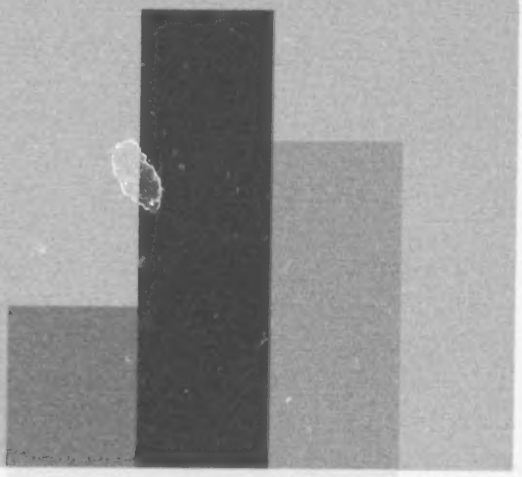

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- Canadian Housing Statistics
- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
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